

IN RE:

JOSEPH A ZITELLI
DONNA M ZITELLI
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:20-21499 JAD

Chapter 13

Related to ECF No. 65:

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 16th day of July, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER jah
UNITED STATES BANKRUPTCY JUDGE

FILED
7/16/24 11:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Joseph A Zitelli
Donna M Zitelli
Debtors

Case No. 20-21499-JAD
Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Jul 16, 2024

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID **Recipient Name and Address**
db/jdb + Joseph A Zitelli, Donna M Zitelli, 2916 Leechburg Rd, Lower Burrell, PA 15068-3238

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 17 2024 00:03:46 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 17 2024 00:04:57 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15240755 | ^ MEBN | Jul 16 2024 23:57:29 | Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15240756 | Email/Text: bdsupport@creditmanagementcompany.com | Jul 16 2024 23:59:00 | Allegheny Valley Hospital, c/o Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346 |
| 15252073 | Email/Text: ally@ebn.phinsolutions.com | Jul 16 2024 23:57:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 15240758 | + Email/Text: ally@ebn.phinsolutions.com | Jul 16 2024 23:57:00 | Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901 |
| 15240757 | + Email/Text: ally@ebn.phinsolutions.com | Jul 16 2024 23:57:00 | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901 |
| 15240760 | + Email/Text: BarclaysBankDelaware@tsico.com | Jul 16 2024 23:58:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 |
| 15240759 | + Email/Text: BarclaysBankDelaware@tsico.com | Jul 16 2024 23:58:00 | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 15240763 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 17 2024 00:16:19 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15240761 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 17 2024 00:16:42 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15245527 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 17 2024 00:16:20 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15254634 | Email/PDF: bncnotices@becket-lee.com | Jul 17 2024 00:16:20 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15240765 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 17 2024 00:17:16 | Citibank, Po Box 6217, Sioux Falls, SD |

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| 15240766 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 17 2024 00:18:06 | 57117-6217 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 15240767 | + Email/Text: mediamanagers@clientservices.com | Jul 16 2024 23:57:00 | Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816 |
| 15240769 | + Email/Text: bankruptcy@firstenergycorp.com | Jul 16 2024 23:58:00 | Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303 |
| 15240768 | ^ MEBN | Jul 16 2024 23:57:16 | Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560 |
| 15240771 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 16 2024 23:58:00 | Comenity Bank/Abarcormbie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 15240770 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 16 2024 23:58:00 | Comenity Bank/Abarcormbie, Po Box 182789, Columbus, OH 43218-2789 |
| 15240772 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 16 2024 23:58:00 | Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 15240773 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 16 2024 23:58:00 | Comenitycapital/Big Lots, Po Box 182120, Columbus, OH 43218-2120 |
| 15240774 | Email/Text: bk@freedomfinancialnetwork.com | Jul 16 2024 23:57:00 | Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402 |
| 15240775 | Email/Text: bk@freedomfinancialnetwork.com | Jul 16 2024 23:57:00 | Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002 |
| 15264009 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 16 2024 23:58:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15240776 | Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:03:50 | JCPenney, PO Box 960090, Orlando, FL 32896-0090 |
| 15240778 | + Email/Text: PBNCNotifications@perituservices.com | Jul 16 2024 23:57:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 15240777 | + Email/Text: PBNCNotifications@perituservices.com | Jul 16 2024 23:57:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115 |
| 15560471 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 17 2024 00:05:02 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 15243880 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 17 2024 00:04:30 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15240779 | Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:04:41 | Lowe's, PO Box 530914, Atlanta, GA 30353-0914 |
| 15240780 | + Email/Text: bankruptcyteam@quickenloans.com | Jul 16 2024 23:59:00 | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15240781 | Email/Text: bankruptcyteam@quickenloans.com | Jul 16 2024 23:59:00 | Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577 |
| 15246547 | + Email/Text: bankruptcyteam@quickenloans.com | Jul 16 2024 23:59:00 | Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 15240782 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 17 2024 00:03:41 | Syncb/walmart, PO Box 71087, Charlotte, NC 28272-1087 |
| 15264913 | ^ MEBN | Jul 16 2024 23:58:08 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 15241322 | ^ MEBN | Jul 16 2024 23:58:08 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15240784 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:18:04 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064 |
| 15240783 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |

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| 15240787 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:16:22 | Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007 |
| 15240785 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:17:21 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15240790 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:16:20 | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15240789 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 17 2024 00:18:06 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15254070 | + Email/Text: bncmail@w-legal.com | Jul 16 2024 23:58:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15240791 | + Email/Text: bncmail@w-legal.com | Jul 16 2024 23:58:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 15240792 | + Email/Text: bncmail@w-legal.com | Jul 16 2024 23:58:00 | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Quicken Loans, LLC |
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |
| cr | *+ | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 15263988 | *+ | Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15263989 | * | Allegheny Valley Hospital, c/o Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346 |
| 15263991 | *+ | Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901 |
| 15263990 | *+ | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901 |
| 15263993 | *+ | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 |
| 15263992 | *+ | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 15240764 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15263996 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15263997 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15240762 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15263994 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15263995 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15263998 | *+ | Citibank, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15263999 | *+ | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 15264000 | *+ | Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816 |
| 15264002 | *+ | Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303 |
| 15264001 | *+ | Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560 |
| 15264004 | *+ | Comenity Bank/Abarcormbie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 15264003 | *+ | Comenity Bank/Abarcormbie, Po Box 182789, Columbus, OH 43218-2789 |
| 15264005 | *+ | Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 15264006 | *+ | Comenitycapital/Big Lots, Po Box 182120, Columbus, OH 43218-2120 |
| 15264007 | *P++ | FREEDOM FINANCIAL ASSET MANAGEMENT LLC, ATTN BANKRUPTCY DEPARTMENT, PO BOX 2340, PHOENIX AZ 85002-2340, address filed with court:, Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402 |
| 15264008 | *P++ | FREEDOM FINANCIAL ASSET MANAGEMENT LLC, ATTN BANKRUPTCY DEPARTMENT, PO BOX 2340, PHOENIX AZ 85002-2340, address filed with court:, Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002 |
| 15264010 | * | JCPenney, PO Box 960090, Orlando, FL 32896-0090 |
| 15264012 | *+ | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 15264011 | *+ | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115 |
| 15604024 | *+ | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 15264013 | * | Lowe's, PO Box 530914, Atlanta, GA 30353-0914 |
| 15264014 | *+ | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15264015 | * | Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577 |
| 15264016 | * | Syncb/walmart, PO Box 71087, Charlotte, NC 28272-1087 |

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| 15264018 | *+ | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064 |
| 15264017 | *+ | Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007 |
| 15240788 | *+ | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15264021 | *+ | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15264022 | *+ | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15240786 | *+ | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15264019 | *+ | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15264020 | *+ | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15264024 | *+ | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15264023 | *+ | Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 15264025 | *+ | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 15264026 | *+ | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |

TOTAL: 2 Undeliverable, 44 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brent J. Lemon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmllawgroup.com, lemondropper75@hotmail.com |
| Denise Carlon | on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com |
| Denise Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com |
| Kenneth Steidl | on behalf of Debtor Joseph A Zitelli julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Kenneth Steidl | on behalf of Joint Debtor Donna M Zitelli julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Maria Miksich | on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmevf@chapter13trusteewdpa.com |

TOTAL: 8